

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Norfolk Division

IN RE:
Charles E. Hatch, Jr.
Theresa A. Hatch
Debtors

Case No. 05-70650-FJS

Chapter 13

CONSENT ORDER

This matter comes before the Court on the letter filed on September 16, 2009 by Charles E. Hatch and Theresa A. Hatch (the "Debtors") concerning their mortgage loan (the "Mortgage") held by Long Beach Mortgage c/o Washington Mutual Bank ("Long Beach") on real property known as 301 Morton Street, Franklin, VA 23851 (the "Property").

WHEREAS, The Court entered an Order to Re-Open Bankruptcy Case on October 5, 2009 and set a Status Hearing to take place on November 3, 2009 (the "Status Hearing"); and

WHEREAS, At the Status Hearing, at which the Debtors, Debtors' counsel, Long Beach, by counsel, and the Chapter 13 Trustee for the Debtors' estate, by counsel, were present, the Court instructed Long Beach to work with the Debtors on refinancing the Mortgage on the Debtors' Property; and

WHEREAS, Long Beach and the Debtors have reached an agreement to modify the terms of the Mortgage, the terms of which are set forth in loan modification documents executed by the Debtors on January 27, 2010 and returned to Long Beach on February 1, 2010 (the "Loan Modification Agreement"),

NOW THEREFORE IT IS HEREBY ORDERED that the Mortgage shall be modified pursuant to the terms of the Loan Modification Agreement. Under the terms of the Loan Modification Agreement, the Debtors shall repay the balance of the Mortgage over a term of thirty (30) years at a fixed interest rate of 6.0% for the life of the Mortgage.

IT IS FURTHER ORDERED that upon entry of this Consent Order, this matter is concluded, and the Status Hearing that was continued and scheduled to take place on February 9, 2010 is hereby cancelled.

IT IS ORDERED.

Date: _____
Stephen B. Wood, VSB #26518
8100 Three Chopt Road, Suite 240
Richmond, VA 23229
(804) 282-0463
Attorney for Long Beach Mortgage

Judge, U.S. Bankruptcy Court
for the Eastern District of Virginia
Norfolk Division
Entered on Docket: _____

WE ASK FOR THIS:

/s/ Stephen B. Wood
Stephen B. Wood, VSB #26518
Bierman, Geesing, Ward & Wood, LLC
8100 Three Chopt Road, Suite 240
Richmond, VA 23229
Counsel for the Long Beach Mortgage c/o Washington Mutual Bank

CERTIFICATION OF DEBTORS' ATTORNEY

I acknowledge that I approve of the foregoing Consent Order and that by my endorsement I hereby represent that the Debtor has been advised of the terms of the agreement as set forth in this Consent Order.

/s/ James L. Pedigo, Jr. _____
James L. Pedigo Jr., Esq.
500 East Main Street, Suite 1600
Norfolk, VA 23510
Counsel for the Debtors

SEEN:

/s/ Warren A. Uthe on behalf of George W. Neal _____
George W. Neal, Trustee
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320
Chapter 13 Trustee

CERTIFICATION

I HEREBY CERTIFY that the foregoing proposed Consent Order has been endorsed by or on behalf of all necessary parties.

/s/ Stephen B. Wood
Stephen B. Wood

cc:

Bierman, Geesing, Ward & Wood, LLC
8100 Three Chopt Road, Suite 240
Richmond, VA 23229

James L. Pedigo Jr.
500 East Main Street, Suite 1600
Norfolk, VA 23510

George W. Neal
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320

Charles E. Hatch, Jr.
301 Morton Street
Franklin, VA 23851

Theresa A. Hatch
301 Morton Street
Franklin, VA 23851

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